A/E FEE SCHEDULE Effective July 1, 2002

	MACC	Schedule A	Schedule B	Schedule C	MACC	Schedule A	Schedule B	Schedule C
\$	100,000	12.01%	10.69%	9.38%	\$ 5,100,000	8.95%	7.63%	6.32%
\$ \$	200,000	11.66%	10.29%	8.93%	\$ 5,200,000	8.93%	7.61%	6.30%
	300,000	11.42%	10.03%	8.64%	\$ 5,300,000	8.90%	7.60%	6.29%
\$	400,000	11.24%	9.83%	8.43%	\$ 5,400,000	8.88%	7.58%	6.27%
\$	500,000	11.08%	9.67%	8.26%	\$ 5,500,000	8.86%	7.56%	6.25%
\$	600,000	10.95%	9.54%	8.12%	\$ 5,600,000	8.84%	7.54%	6.24%
\$	700,000	10.83%	9.42%	8.00%	\$ 5,700,000	8.82%	7.52%	6.22%
\$	800,000	10.73%	9.31%	7.90%	\$ 5,800,000	8.80%	7.50%	6.20%
\$	900,000	10.64%	9.22%	7.80%	\$ 5,900,000	8.78%	7.49%	6.19%
\$	1,000,000	10.55%	9.13%	7.72%	\$ 6,000,000	8.76%	7.47%	6.17%
\$	1,100,000	10.47%	9.05%	7.64%	\$ 6,100,000	8.75%	7.45%	6.16%
\$	1,200,000	10.39%	8.98%	7.57%	\$ 6,200,000	8.73%	7.44%	6.14%
\$	1,300,000	10.32%	8.91%	7.50%	\$ 6,300,000	8.71%	7.42%	6.13%
\$	1,400,000	10.26%	8.85%	7.44%	\$ 6,400,000	8.69%	7.40%	6.12%
\$	1,500,000	10.19%	8.79%	7.38%	\$ 6,500,000	8.67%	7.39%	6.10%
\$	1,600,000	10.13%	8.73%	7.33%	\$ 6,600,000	8.66%	7.37%	6.09%
\$	1,700,000	10.08%	8.68%	7.28%	\$ 6,700,000	8.64%	7.36%	6.08%
\$	1,800,000	10.02%	8.63%	7.23%	\$ 6,800,000	8.62%	7.34%	6.06%
\$	1,900,000	9.97%	8.58%	7.18%	\$ 6,900,000	8.60%	7.33%	6.05%
\$	2,000,000	9.92%	8.53%	7.14%	\$ 7,000,000	8.59%	7.31%	6.04%
\$	2,100,000	9.88%	8.49%	7.10%	\$ 7,100,000	8.57%	7.30%	6.02%
\$	2,200,000	9.83%	8.44%	7.06%	\$ 7,200,000	8.55%	7.28%	6.01%
\$	2,300,000	9.79%	8.40%	7.02%	\$ 7,300,000	8.54%	7.27%	6.00%
\$	2,400,000	9.75%	8.36%	6.98%	\$ 7,400,000	8.52%	7.25%	5.99%
\$	2,500,000	9.70%	8.33%	6.95%	\$ 7,500,000	8.51%	7.24%	5.97%
\$	2,600,000	9.67%	8.29%	6.91%	\$ 7,600,000	8.49%	7.23%	5.96%
\$	2,700,000	9.63%	8.25%	6.88%	\$ 7,700,000	8.48%	7.21%	5.95%
\$	2,800,000	9.59%	8.22%	6.85%	\$ 7,800,000	8.46%	7.20%	5.94%
\$	2,900,000	9.55%	8.19%	6.82%	\$ 7,900,000	8.45%	7.19%	5.93%
\$	3,000,000	9.52%	8.15%	6.79%	\$ 8,000,000	8.43%	7.17%	5.91%
\$	3,100,000	9.49%	8.12%	6.76%	\$ 8,100,000	8.42%	7.16%	5.90%
\$	3,200,000	9.45%	8.09%	6.73%	\$ 8,200,000	8.40%	7.15%	5.89%
\$	3,300,000	9.42%	8.06%	6.71%	\$ 8,300,000	8.39%	7.13%	5.88%
\$	3,400,000	9.39%	8.03%	6.68%	\$ 8,400,000	8.37%	7.12%	5.87%
\$	3,500,000	9.36%	8.01%	6.65%	\$ 8,500,000	8.36%	7.11%	5.86%
\$	3,600,000	9.33%	7.98%	6.63%	\$ 8,600,000	8.35%	7.10%	5.85%
\$	3,700,000	9.30%	7.95%	6.61%	\$ 8,700,000	8.33%	7.09%	5.84%
\$	3,800,000	9.27%	7.93%	6.58%	\$ 8,800,000	8.32%	7.07%	5.83%
\$	3,900,000	9.24%	7.90%	6.56%	\$ 8,900,000	8.30%	7.06%	5.82%
\$	4,000,000	9.21%	7.88%	6.54%	\$ 9,000,000	8.29%	7.05%	5.81%
\$	4,100,000	9.19%	7.85%	6.51%	\$ 9,100,000	8.28%	7.04%	5.80%
\$	4,200,000	9.16%	7.83%	6.49%	\$ 9,200,000	8.27%	7.03%	5.79%
\$	4,300,000	9.14%	7.80%	6.47%	\$ 9,300,000	8.25%	7.02%	5.78%
\$	4,400,000	9.11%	7.78%	6.45%	\$ 9,400,000	8.24%	7.00%	5.77%
\$	4,500,000	9.09%	7.76%	6.43%	\$ 9,500,000	8.23%	6.99%	5.76%
\$	4,600,000	9.06%	7.74%	6.41%	\$ 9,600,000	8.21%	6.98%	5.75%
\$	4,700,000	9.04%	7.72%	6.39%	\$ 9,700,000	8.20%	6.97%	5.74%
\$	4,800,000	9.02%	7.69%	6.37%	\$ 9,800,000	8.19%	6.96%	5.73%
\$	4,900,000	8.99%	7.67%	6.36%	\$ 9,900,000	8.18%	6.95%	5.72%
\$	5,000,000	8.97%	7.65%	6.34%	10,000,000	8.17%	6.94%	5.71%

MACC	Schedule A	Schedule B	Schedule C	MACC	Schedule A	Schedule B	Schedule C
\$ 10,100,000	8.15%	6.93%	5.70%	\$ 15,900,000	7.60%	6.44%	5.29%
\$ 10,200,000	8.14%	6.92%	5.69%	\$ 16,000,000	7.59%	6.44%	5.28%
\$ 10,300,000	8.13%	6.91%	5.69%	\$ 16,100,000	7.58%	6.43%	5.28%
\$ 10,400,000	8.12%	6.90%	5.68%	\$ 16,200,000	7.58%	6.42%	5.27%
\$ 10,500,000	8.11%	6.89%	5.67%	\$ 16,300,000	7.57%	6.42%	5.27%
\$ 10,600,000	8.10%	6.88%	5.66%	\$ 16,400,000	7.56%	6.41%	5.26%
\$ 10,700,000	8.08%	6.87%	5.65%	\$ 16,500,000	7.55%	6.40%	5.26%
\$ 10,800,000	8.07%	6.86%	5.64%	\$ 16,600,000	7.54%	6.40%	5.25%
\$ 10,900,000	8.06%	6.85%	5.63%	\$ 16,700,000	7.54%	6.39%	5.25%
\$ 11,000,000	8.05%	6.84%	5.63%	\$ 16,800,000	7.53%	6.38%	5.24%
\$ 11,100,000	8.04%	6.83%	5.62%	\$ 16,900,000	7.52%	6.38%	5.23%
\$ 11,200,000	8.03%	6.82%	5.61%	\$ 17,000,000	7.52%	6.37%	5.23%
\$ 11,300,000	8.02%	6.81%	5.60%	\$ 17,100,000	7.51%	6.37%	5.22%
\$ 11,400,000	8.01%	6.80%	5.59%	\$ 17,200,000	7.50%	6.36%	5.22%
\$ 11,500,000	8.00%	6.79%	5.59%	\$ 17,300,000	7.49%	6.35%	5.21%
\$ 11,600,000	7.99%	6.78%	5.58%	\$ 17,400,000	7.49%	6.35%	5.21%
\$ 11,700,000	7.98%	6.77%	5.57%	\$ 17,500,000	7.48%	6.34%	5.20%
\$ 11,800,000	7.97%	6.76%	5.56%	\$ 17,600,000	7.47%	6.33%	5.20%
\$ 11,900,000	7.95%	6.75%	5.55%	\$ 17,700,000	7.46%	6.33%	5.19%
\$ 12,000,000	7.94%	6.75%	5.55%	\$ 17,800,000	7.46%	6.32%	5.19%
\$ 12,100,000	7.93%	6.74%	5.54%	\$ 17,900,000	7.45%	6.32%	5.18%
\$ 12,200,000	7.92%	6.73%	5.53%	\$ 18,000,000	7.44%	6.31%	5.18%
\$ 12,300,000	7.91%	6.72%	5.52%	\$ 18,100,000	7.44%	6.30%	5.17%
\$ 12,400,000	7.90%	6.71%	5.52%	\$ 18,200,000	7.43%	6.30%	5.17%
\$ 12,500,000	7.89%	6.70%	5.51%	\$ 18,300,000	7.42%	6.29%	5.16%
\$ 12,600,000	7.89%	6.69%	5.50%	\$ 18,400,000	7.42%	6.29%	5.16%
\$ 12,700,000	7.88%	6.69%	5.49%	\$ 18,500,000	7.41%	6.28%	5.15%
\$ 12,800,000	7.87%	6.68%	5.49%	\$ 18,600,000	7.40%	6.27%	5.15%
\$ 12,900,000	7.86%	6.67%	5.48%	\$ 18,700,000	7.40%	6.27%	5.14%
\$ 13,000,000	7.85%	6.66%	5.47%	\$ 18,800,000	7.39%	6.26%	5.14%
\$ 13,100,000	7.84%	6.65%	5.47%	\$ 18,900,000	7.38%	6.26%	5.13%
\$ 13,200,000	7.83%	6.64%	5.46%	\$ 19,000,000	7.38%	6.25%	5.13%
\$ 13,300,000	7.82%	6.64%	5.45%	\$ 19,100,000	7.37%	6.25%	5.12%
\$ 13,400,000	7.81%	6.63%	5.45%	\$ 19,200,000	7.36%	6.24%	5.12%
\$ 13,500,000	7.80%	6.62%	5.44%	\$ 19,300,000	7.36%	6.23%	5.11%
\$ 13,600,000	7.79%	6.61%	5.43%	\$ 19,400,000	7.35%	6.23%	5.11%
\$ 13,700,000	7.78%	6.60%	5.43%	\$ 19,500,000	7.34%	6.22%	5.10%
\$ 13,800,000	7.77%	6.60%	5.42%	\$ 19,600,000	7.34%	6.22%	5.10%
\$ 13,900,000	7.76%	6.59%	5.41%	\$ 19,700,000	7.33%	6.21%	5.09%
\$ 14,000,000	7.76%	6.58%	5.41%	\$ 19,800,000	7.32%	6.21%	5.09%
\$ 14,100,000	7.75%	6.57%	5.40%	\$ 19,900,000	7.32%	6.20%	5.09%
\$ 14,200,000	7.74%	6.57%	5.39%	\$ 20,000,000	7.31%	6.20%	5.08%
\$ 14,300,000	7.73% 7.72%	6.56%	5.39%	\$ 20,100,000	7.31%	6.19%	5.08%
\$ 14,400,000		6.55%	5.38%	\$ 20,200,000 \$ 20,300,000	7.30%	6.19%	5.07%
\$ 14,500,000 \$ 14,600,000	7.71% 7.70%	6.54% 6.54%	5.37% 5.37%	\$ 20,300,000	7.29% 7.29%	6.18% 6.17%	5.07% 5.06%
\$ 14,700,000	7.70%	6.53%	5.36%	\$ 20,400,000	7.29%	6.17%	5.06%
\$ 14,700,000	7.69%	6.52%	5.36%	\$ 20,600,000	7.27%	6.16%	5.05%
\$ 14,900,000	7.68%	6.51%	5.35%	\$ 20,700,000	7.27%	6.16%	5.05%
\$ 15,000,000	7.67%	6.51%	5.34%	\$ 20,700,000	7.26%	6.15%	5.05%
\$ 15,100,000	7.66%	6.50%	5.34%	\$ 20,900,000	7.26%	6.15%	5.04%
\$ 15,200,000	7.65%	6.49%	5.33%	\$ 20,900,000	7.25%	6.14%	5.04%
\$ 15,300,000	7.65%	6.49%	5.33%	\$ 21,100,000	7.24%	6.14%	5.03%
\$ 15,400,000	7.64%	6.48%	5.32%	\$ 21,200,000	7.24%	6.13%	5.03%
\$ 15,500,000	7.63%	6.47%	5.31%	\$ 21,300,000	7.23%	6.13%	5.02%
\$ 15,600,000	7.62%	6.46%	5.31%	\$ 21,400,000	7.23%	6.12%	5.02%
\$ 15,700,000	7.61%	6.46%	5.30%	\$ 21,500,000	7.22%	6.12%	5.01%
\$ 15,800,000	7.61%	6.45%	5.30%	\$ 21,600,000	7.22%	6.11%	5.01%

MACC	Schedule A	Schedule B	Schedule C	MACC	Schedule A	Schedule B	Schedule C
\$ 21,700,000	7.21%	6.11%	5.01%	\$ 50,000,000	6.15%	5.20%	4.25%
\$ 21,800,000	7.20%	6.10%	5.00%				
\$ 21,900,000	7.20% 7.19%	6.10%	5.00%				
\$ 22,000,000 \$ 22,100,000	7.19%	6.09% 6.09%	4.99% 4.99%				
\$ 22,200,000	7.18%	6.08%	4.99%	Schedule A =	((83 3/(625±((M	ACC/1.46691)^	0.38))
\$ 22,300,000	7.18%	6.08%	4.98%	ooneddie A =	((00:0/(0201(()))	7.0071.400017	0.00,,
\$ 22,400,000	7.17%	6.07%	4.98%	Schedule B =	(Schedule A +	Schedule C)/2	
\$ 22,500,000	7.16%	6.07%	4.97%		`	,	
\$ 22,600,000	7.16%	6.06%	4.97%	Schedule C =	((8.36/(57.3+((N	IACC/1.46691)^	0.25) - 0.02)
\$ 22,700,000	7.15%	6.06%	4.97%				
\$ 22,800,000	7.15%	6.05%	4.96%				
\$ 22,900,000	7.14%	6.05%	4.96%				
\$ 23,000,000	7.14%	6.04%	4.95%				
\$ 23,100,000	7.13%	6.04%	4.95%				
\$ 23,200,000	7.13%	6.04%	4.95%				
\$ 23,300,000	7.12%	6.03%	4.94%				
\$ 23,400,000	7.11%	6.03%	4.94%				
\$ 23,500,000	7.11%	6.02%	4.93%				
\$ 23,600,000	7.10% 7.10%	6.02%	4.93%				
\$ 23,700,000 \$ 23,800,000	7.10%	6.01% 6.01%	4.93% 4.92%				
\$ 23,900,000	7.09%	6.00%	4.92%				
\$ 24,000,000	7.08%	6.00%	4.91%				
\$ 24,100,000	7.08%	5.99%	4.91%				
\$ 24,200,000	7.07%	5.99%	4.91%				
\$ 24,300,000	7.07%	5.99%	4.90%				
\$ 24,400,000	7.06%	5.98%	4.90%				
\$ 24,500,000	7.06%	5.98%	4.90%				
\$ 24,600,000	7.05%	5.97%	4.89%				
\$ 24,700,000	7.05%	5.97%	4.89%				
\$ 24,800,000	7.04%	5.96%	4.89%				
\$ 24,900,000	7.04%	5.96%	4.88%				
\$ 25,000,000	7.03%	5.95%	4.88%				
\$ 26,000,000	6.98%	5.91%	4.84%				
\$ 27,000,000	6.93%	5.87%	4.81%				
\$ 28,000,000	6.89%	5.83%	4.77%				
\$ 29,000,000 \$ 30,000,000	6.84% 6.80%	5.79% 5.76%	4.74% 4.71%				
\$ 30,000,000	6.76%	5.72%	4.68%				
\$ 32,000,000	6.72%	5.69%	4.65%				
\$ 33,000,000	6.68%	5.65%	4.63%				
\$ 34,000,000	6.64%	5.62%	4.60%				
\$ 35,000,000	6.61%	5.59%	4.57%				
\$ 36,000,000	6.57%	5.56%	4.55%				
\$ 37,000,000	6.54%	5.53%	4.52%				
\$ 38,000,000	6.50%	5.50%	4.50%				
\$ 39,000,000	6.47%	5.47%	4.48%				
\$ 40,000,000	6.44%	5.44%	4.45%				
\$ 41,000,000	6.41%	5.42%	4.43%				
\$ 42,000,000	6.37%	5.39%	4.41%				
\$ 43,000,000	6.35%	5.37%	4.39%				
\$ 44,000,000	6.32%	5.34%	4.37%				
\$ 45,000,000	6.29%	5.32%	4.35%				
\$ 46,000,000	6.26%	5.29% 5.27%	4.33%				
\$ 47,000,000	6.23% 6.21%	5.27% 5.25%	4.31%				
\$ 48,000,000	6.21% 6.18%	5.25% 5.23%	4.29% 4.27%				
\$ 49,000,000	6.18%	5.23%	4.27%				